

Debtor 1 LANCE P. MCCULLOUGHDebtor 2 JANELLE L. MCCULLOUGH
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 12-23412GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: BANK OF NEW YORK MELLON TRUST CO- Court claim no. (if known): 8Last 4 digits of any number you use to identify the debtor's account 9 0 3 2Property Address: 401 WISSNER AVE
BEAVER FALLS PA 15101**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>21,057.48</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>21,057.48</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>21,057.48</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,372.80

The next postpetition payment is due on

9 / 1 / 2017
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 LANCE P. MCCULLOUGH
Name

Case number (if known) 12-23412GLT

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 11/09/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **LANCE P. MCCULLOUGH**
Name

Case number (if known) **12-23412GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
06/25/2013	0848494	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	272.34
06/27/2013		BANK OF NEW YORK	REALLOCATION OF PRINCIPAL	1,347.22
07/25/2013	0852703	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	303.16
08/27/2013	0856873	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	697.12
09/26/2013	0861038	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	183.00
10/25/2013	0865149	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	514.55
11/22/2013	0869232	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	809.09
12/23/2013	0873247	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	267.07
01/28/2014	0877274	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	782.34
02/25/2014	0881455	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	390.81
03/25/2014	0885485	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	390.81
04/25/2014	0889541	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,096.77
05/28/2014	0893676	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	505.80
06/25/2014	0897740	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	505.80
07/24/2014	0901838	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,191.87
08/26/2014	0905935	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	800.34
09/29/2014	0909985	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	505.80
10/29/2014	0914178	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	505.62
11/24/2014	0918204	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	505.80
12/22/2014	0922863	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	409.40
01/27/2015	0926830	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	999.07
02/24/2015	0931020	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	511.14
03/26/2015	0935040	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	305.73
04/24/2015	0939189	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	231.38
05/26/2015	0943357	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	275.30
06/23/2015	0947371	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	273.36
07/28/2015	0951326	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	970.78
08/26/2015	0955434	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	450.60
09/28/2015	0959422	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	252.00
10/26/2015	0963298	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	257.70
11/24/2015	0967407	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	259.28
12/22/2015	0971516	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	259.28
01/26/2016	0975501	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	986.60
02/01/2016		BANK OF NEW YORK MELLON TRUST CO.	REALLOCATION OF PRINCIPAL	84.20
02/24/2016	0979511	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	379.46
03/28/2016	0983447	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	89.84
04/22/2016	0987771	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	93.29
05/24/2016	0991696	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	242.15
06/27/2016	1000423	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	96.74
07/26/2016	1004420	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	782.10
08/26/2016	1008386	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	96.74
09/27/2016	1012415	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	245.07
10/26/2016	1016336	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	181.84
11/21/2016	1019761	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	37.79
12/21/2016	1023017	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	325.89
01/27/2017	1026398	BANK OF NEW YORK MELLON TRUST CO.	AMOUNTS DISBURSED TO CREDITOR	385.44
				<u>21,057.48</u>

MORTGAGE REGULAR PAYMENT (Part 3)

11/27/2012	0819550	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	5,374.51
12/21/2012	0823589	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,341.50
01/29/2013	0827699	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	3,468.42
02/25/2013	0832005	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,418.99
03/26/2013	0836148	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,431.46
04/24/2013	0840232	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,539.87
05/23/2013	0844396	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,578.80
06/25/2013	0848494	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
06/27/2013		BANK OF NEW YORK	REALLOCATION OF CONTINUING DEBT	-1,347.22
07/25/2013	0852703	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
08/27/2013	0856873	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
09/26/2013	0861038	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
10/25/2013	0865149	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
11/22/2013	0869232	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03

Debtor 1 **LANCE P. MCCULLOUGH**
Name

Case number (if known) **12-23412GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
12/23/2013	0873247	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
01/28/2014	0877274	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
02/25/2014	0881455	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
03/25/2014	0885485	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,346.03
04/25/2014	0889541	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,382.50
05/28/2014	0893676	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,354.78
06/25/2014	0897740	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,354.78
07/24/2014	0901838	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,354.78
08/26/2014	0905935	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,354.78
09/29/2014	0909985	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	1,354.78
10/29/2014	0914178	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,354.78
11/24/2014	0918204	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,354.78
12/22/2014	0922863	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,354.78
01/27/2015	0926830	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,354.78
02/24/2015	0931020	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,354.78
03/26/2015	0935040	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,354.78
04/24/2015	0939189	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,414.94
05/26/2015	0943357	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
06/23/2015	0947371	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
07/28/2015	0951326	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
08/26/2015	0955434	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
09/28/2015	0959422	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
10/26/2015	0963298	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
11/24/2015	0967407	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
12/22/2015	0971516	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
01/26/2016	0975501	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,384.86
02/01/2016		BANK OF NEW YORK MELLON TRUST CO-	REALLOCATION OF CONTINUING DEBT	-84.20
02/24/2016	0979511	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
03/28/2016	0983447	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
04/22/2016	0987771	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
05/24/2016	0991696	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
06/27/2016	1000423	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
07/26/2016	1004420	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
08/26/2016	1008386	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
09/27/2016	1012415	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
10/26/2016	1016336	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
11/21/2016	1019761	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
12/21/2016	1023017	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
01/27/2017	1026398	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
02/24/2017	1029893	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
03/28/2017	1033265	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,364.16
04/21/2017	1036655	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,424.64
05/25/2017	1039903	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,372.80
06/27/2017	1043249	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,372.80
07/25/2017	1046602	BANK OF NEW YORK MELLON TRUST CO-	AMOUNTS DISBURSED TO CREDITOR	1,372.80
				<u>82,987.47</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

LANCE P. MCCULLOUGH
JANELLE L. MCCULLOUGH
401 WISSNER AVENUE
BEAVER FALLS, PA 15010

DONALD R CALAIARO ESQ
STE 900 LAWYERS BUILDING
428 FORBES AVE
PITTSBURGH, PA 15219

BANK OF NEW YORK MELLON TRUST CO- TRUSTEE
C/O SPECIALIZED LOAN SERVICING LLC
BANKRUPTCY DEPARTMENT
PO BOX 636007
LITTLETON, CO 80163

BANK OF NEW YORK MELLON
C/O SPECIALIZED LOAN SERVICING
ATTN BANKRUPTCY CASHIERING
8742 LUCENT BLVD STE 300
HIGHLANDS RANCH, CO 80129

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

11/9/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee